

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Heffelfinger  
Debtor

Case No. 25-00939-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 19, 2025

User: AutoDocke  
Form ID: ntcnfhr

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Michael Heffelfinger, 136 E. Garibaldi Avenue, Nesquehoning, PA 18240-1112                                   |
| 5702082  | + Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645  |
| 5702084  | + Blue Ridge Cable, 20 West Ridge street, Lansford, PA 18232-1308  |
| 5702086  | + Capital One Bank, PO Box 85870, Richmond, VA 23285-5870  |
| 5702081  | + Erik M. Helbing, 109 West Broad Street, Tamaqua, PA 18252-1916   |
| 5702092  | M&T Bank, CBD Team, Millsboro, DE 19966  |
| 5702094  | + Marianna Heffelfinger, 136 East Garibaldi Ave, Nesquehoning, PA 18240-1112                                   |
| 5702095  | + Nesquehoning Borough, 114 West Catawissa St, Nesquehoning, PA 18240-1536                                     |
| 5702096  | + Nesquehoning Tax Collector, 106 East Center St, Nesquehoning, PA 18240-1607                                  |
| 5702097  | + Nesquehoning Water, 114 West Catawissa Street, Nesquehoning, PA 18240-1536                                   |
| 5702100  | + Patricia R. Vito, Tax Collector, Carbon County, 106 E. Center Street PO Box 176, Nesquehoning, PA 18240-0176 |
| 5702102  | Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502                                    |

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + Email/Text: blegal@phfa.org                 | May 19 2025 18:50:00 | Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406 |
| 5710172  | Email/Text: bnc@atlasacq.com                  | May 19 2025 18:49:00 | Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666           |
| 5702083  | ^ MEBN  | May 19 2025 18:44:02 | Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407  |
| 5702087  | Email/PDF: AIS.cocard.ebn@aisinfo.com         | May 19 2025 18:58:57 | Capital One Bank USA, 15000 Capital One Drive, PO# US364401, Henrico, VA 23238                        |
| 5702088  | Email/PDF: Citi.BNC.Correspondence@citi.com   | May 19 2025 19:00:50 | Citi Card, PO Box 8112, South Hackensack, NJ 07606  |
| 5702089  | + Email/PDF: Citi.BNC.Correspondence@citi.com | May 19 2025 18:59:57 | Citibank NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432                                   |
| 5702090  | ^ MEBN  | May 19 2025 18:43:51 | KML Law Group, P.C., 701 Market Street, Suite 500, Philadelphia, PA 19106-1538                        |
| 5702091  | + Email/Text: camanagement@mtb.com            | May 19 2025 18:50:00 | M & T Mortgage, P O. Box 619063, Dallas, TX 75261-9063  |
| 5709826  | Email/Text: camanagement@mtb.com              | May 19 2025 18:50:00 | M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  |
| 5702093  | Email/Text: camanagement@mtb.com              | May 19 2025 18:50:00 | M&T Bank, P.O. Box 900, Millsboro, DE 19966   |

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|         |  |                      |  |
|---------|--|----------------------|--|
| 5702099 | Email/Text: blegal@phfa.org                          | May 19 2025 18:50:00 | PA Housing Finance Agency, Attn: Bankruptcy, PO Box 8029, Harrisburg, PA 17105-8029                        |
| 5702098 | + Email/Text: blegal@phfa.org                        | May 19 2025 18:50:00 | PA Housing Finance Agency, 211 N Front St, Harrisburg, PA 17101-1406                                       |
| 5702101 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 19 2025 19:00:48 | Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502                            |
| 5710985 | + Email/Text: blegal@phfa.org                        | May 19 2025 18:50:00 | Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206 |

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 5702085  | ##+           | Burton Neil & Associates, PC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Denise E. Carlon      | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Erik Mark Helbing     | on behalf of Debtor 1 Michael Heffelfinger ehelbing@helbingconsumerlaw.com<br>bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com |
| Jack N Zaharopoulos   | ecf_pahu_alt@trustee13.com   |
| Katie Housman         | on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) khousman@pkh.com   |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov  |

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael Heffelfinger,  
aka Michael Patrick Heffelfinger,

Chapter 13

**Debtor 1**

Case No. 5:25-bk-00939-MJC

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**June 19, 2025** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

|  |   |
|--|---|
| United States Bankruptcy Court<br>Max Rosenn US Courthouse,<br>Courtroom 2, 197 South Main<br>Street, Wilkes-Barre, PA 18701 | Date: June 26, 2025<br><br>Time: 10:00 AM |
|--|---|

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing ( *L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence* ) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**

Seth F. Eisenberg  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: May 19, 2025

ntcnfhrg (08/21)